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SO ORDERED,



*Selene D. Maddox*

Judge Selene D. Maddox

United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Keisha Latasha Anderson, Debtor**

**Case No. 25-12124-SDM  
Chapter 13**

**ORDER CONFIRMING CHAPTER 13 PLAN**

The debtor's plan was filed on 07/08/2025 and amended/modified by subsequent order(s) of the court, if any. The plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

**IT IS ORDERED THAT:**

1. The debtor's chapter 13 plan attached hereto is confirmed.
2. The following motions are granted (*if any*):
  - a. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims made under Rule 3012 (§ 3.2 of the plan);
  - b. Motion to avoid lien pursuant to Section 522 (§ 3.4 of the plan).
3. The stay under Section 362(a) is terminated as to the collateral only and the stay under Section 1301 is terminated in all respects regarding collateral listed in Section 3.5 of the plan (*if any*).
4. All property shall remain property of the estate and shall vest in the debtor only upon entry of discharge. The debtor shall be responsible for the preservation and protection of all property of the estate not transferred to the trustee.
5. The debtors' attorney is awarded a fee in the amount of \$4,600.00, of which \$1,122.00 was previously paid. \$3,478.00 is due and payable from the estate.

**##END OF ORDER##**

Approved:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469) Attorney for the Debtor

Submitted by:

Todd S. Johns, Ch. 13 Trustee

P.O. Box 1326

Brandon, MS 39043-1326

(601) 825-7663

Fill in this information to identify your case:

Debtor 1 **Kelsha Latasha Anderson**  
Full Name (First, Middle, Last)

Debtor 2  
(Spouse, if filing) Full Name (First, Middle, Last)

United States Bankruptcy Court for the **NORTHERN DISTRICT OF MISSISSIPPI**

Case number:  
(If known)

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

**Chapter 13 Plan and Motions for Valuation and Lien Avoidance**

12/17

**Part 1: Notices**

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**Part 2: Plan Payments and Length of Plan****2.1 Length of Plan.**

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Debtor(s) will make payments to the trustee as follows:**

Debtor shall pay \$103.00 (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☒ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

**Holmes County Long Term Care**  
**2375 Attala Rd 4125**  
**Sallis MS 39160-0000**

Debtor Keisha Latasha Anderson Case number \_\_\_\_\_

Joint Debtor shall pay \_\_\_\_ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2.3 Income tax returns/refunds.**

*Check all that apply*

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:  
\_\_\_\_\_

**2.4 Additional payments.**

*Check one.*

- ☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims**

**3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).**

*Check all that apply.*

- ☒ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.  
Insert additional claims as needed.

**3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.**

- ☐ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
American Credit Acceptance	7604.41 <del>\$9,418.00</del>	2018 Chevy Equinox 194173 miles	\$6,241.50	\$6,241.50	10.00%

*Insert additional claims as needed.*

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning month
-NONE-			

\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

Debtor Keisha Latasha Anderson Case number \_\_\_\_\_

For vehicles identified in § 3.2: The current mileage is \_\_\_\_\_

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

Check one.

☒ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.**

Check one.

☒ None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

Check one.

☐ None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
Family Choice Financia	Household Goods
First Heritage	Household Goods
First Metropolitan Financial Services	Household Goods
Tower Loan	Household Goods
United Credit	Household Goods
WFC	Household Goods

Insert additional claims as needed.

**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

☒ No look fee: 4,600.00

Total attorney fee charged: \$4,600.00

Attorney fee previously paid: \$1,122.00

Attorney fee to be paid in plan per confirmation order: \$3,478.00

☐ Hourly fee: \$\_\_\_\_. (Subject to approval of Fee Application.)

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

Check one.

☒ None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

**4.5 Domestic support obligations.**

Debtor **Kelsha Latasha Anderson** Case number \_\_\_\_\_

☒ None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

- ☒ The sum of \$ 0.00  
☐ \_\_\_\_\_ % of the total amount of these claims, an estimated payment of \$\_\_\_\_\_  
☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00.  
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.**

☒ None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

☒ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.**

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

☒ None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

**Part 9: Signatures:**

**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Kelsha Latasha Anderson  
Kelsha Latasha Anderson  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Executed on July 8, 2025

Executed on \_\_\_\_\_

2375 Attala CR 4125

Address

Sallis MS 39160-0000

City, State, and Zip Code

Telephone Number

Address

City, State, and Zip Code

Telephone Number

X /s/ Thomas C. Rollins, Jr.

Date July 8, 2025

**Debtor** **Kelsha Latasha Anderson**

Case number

**Thomas C. Rollins, Jr. 103469**

**Signature of Attorney for Debtor(s)**

**P.O. Box 13767**

**Jackson, MS 39236**

**Address, City, State, and Zip Code**

**601-500-5533**

**Telephone Number**

**trollins@therollinsfirm.com**

Email Address

**103469 MS**

MS Bar Number

In re:  
Keisha Latasha Anderson  
Debtor

Case No. 25-12124-SDM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0537-1

User: autodocke

Page 1 of 3

Date Rcvd: Aug 15, 2025

Form ID: pdf0004

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2025:

Recip ID	Recipient Name and Address
db	+ Keisha Latasha Anderson, 2375 Attala CR 4125, Sallis, MS 39160-5186
4570425	+ Family Choice Financial, Inc, c/o B Joey Hood, II, PO Box 759, Ackerman, MS 39735-0759
4565984	Quick Cash Financial, 209 MS 12, Kosciusko, MS 39090
4565987	+ Vylisha Boatman, 2405 Attalla Rd 4125, Sallis, MS 39160-5185

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4566786	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 16 2025 00:04:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708 8961
4565967	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 16 2025 00:05:58	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
4578134	Email/PDF: resurgentbknotifications@resurgent.com	Aug 16 2025 00:05:58	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4565968	+ Email/Text: bankruptcy@acacceptance.com	Aug 16 2025 00:04:00	American Credit Acceptance, Attn: Bankruptcy, 961 E Main St, Fl 2, Spartanburg,, SC 29302-2185
4565969	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 16 2025 00:04:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
4565971	Email/Text: cfcbackoffice@contfinco.com	Aug 16 2025 00:04:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
4565970	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 16 2025 00:06:05	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4565972	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 16 2025 00:05:57	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
4565973	Email/Text: rrush@familychoicefinancial.com	Aug 16 2025 00:04:00	Family Choice Financia, 3208 Service Dr, Ste E, Pearl, MS 39208
4565978	Email/Text: BNBLAZE@capitalsvcs.com	Aug 16 2025 00:04:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
4579544	+ Email/Text: rrush@familychoicefinancial.com	Aug 16 2025 00:04:00	Family Choice Financial, Inc., Kosciusko Branch, 410 Hwy 12 E, Kosciusko, MS 39090-3423
4565974	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 16 2025 00:05:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4565975	+ Email/Text: bankruptcy@curo.com	Aug 16 2025 00:05:00	First Heritage, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602-1947
4565976	^ MEBN	Aug 15 2025 23:59:18	First Metropolitan Financial Services, Attn: Bankruptcy, 6295 Summer Avenue, Ste 102, Memphis, TN 38134-5983

District/off: 0537-1

User: autodocke

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Date Rcvd: Aug 15, 2025

Form ID: pdf0004

Total Noticed: 32

4565977	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 16 2025 00:05:57	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4565980	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 16 2025 00:05:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
4565981	+ Email/Text: bankruptcy@sccompanies.com	Aug 16 2025 00:05:00	Ginnys/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe, WI 53566-8025
4565982	Email/Text: customerservice.us@klarna.com	Aug 16 2025 00:04:00	Klarna, PO Box 8116, Columbus, OH 43201
4567075	Email/PDF: resurgentbknotifications@resurgent.com	Aug 16 2025 00:05:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4565983	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 16 2025 00:04:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
4565979	Email/Text: bankruptcy@sequium.com	Aug 16 2025 00:04:00	Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067
4575532	Email/Text: bankruptcy@springoakscapital.com	Aug 16 2025 00:04:00	Spring Oaks Capital SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
4565985	Email/Text: bankruptcy@towerloan.com	Aug 16 2025 00:04:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
4579494	+ Email/Text: bankruptcy@towerloan.com	Aug 16 2025 00:04:00	Tower Loan of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4570252	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 16 2025 00:04:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
4568437	+ Email/Text: forest@fmcfinance.net	Aug 16 2025 00:04:00	UNITED CREDIT OF FOREST, 234-A N WOODLAND DRIVE, FOREST, MS 39074-3308
4565986	+ Email/Text: lhall@fmcfinance.net	Aug 16 2025 00:04:00	United Credit, 234-A N Woodland Dr, Forest, MS 39074-3308
4565988	+ Email/Text: bk@worldacceptance.com	Aug 16 2025 00:04:08	WFC, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0537-1

User: autodocke

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Date Rcvd: Aug 15, 2025

Form ID: pdf0004

Total Noticed: 32

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2025 at the address(es) listed below:

Name	Email Address
B. Joey Hood, II	on behalf of Creditor Family Choice Financial Services In.c - Kosciusko Branch c/o B.Joey Hood, II Attorney at Law, PLLC cynthiah@jhoodlaw.com, notices@jhoodlaw.com;cynthiah@ecf.courtdrive.com;notices@ecf.courtdrive.com
Thomas C. Rollins, Jr.	on behalf of Debtor Keisha Latasha Anderson trollins@therollinsfirm.com jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol lins@jubilee bk.net;trollins.therollinsfirm.com@recap.email
Todd S. Johns	vardaman13ecf@gmail.com twardaman13@ecf.epiqsystems.com;trusteeMSNBTV@ecf.epiqsystems.com
U. S. Trustee	USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 4